

08/834,240

UNITED STATES PATENT AND TRADEMARK OFFICE  
**CERTIFICATE OF CORRECTION**

PATENT NO. : 6,076,072  
DATED : June 13, 2000  
INVENTOR(S) : Richard Marc Libman

Page 1 of 7

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 29,

Line 42, please insert the attached 6 pages of Appendices.

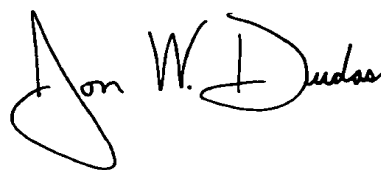
Column 35,

Line 31, change "instance" to -- insurance --.

Line 65, change "tern" to -- term --.

Signed and Sealed this

Tenth Day of May, 2005

A handwritten signature in black ink, reading "Jon W. Dudas". The signature is stylized with a large, sweeping initial "J" and a cursive "Dudas".

JON W. DUDAS  
*Director of the United States Patent and Trademark Office*

## APPENDIX 1A

SEC. 1

To: John Smith  
 From: XYZ Insurance Agency  
 RE: Mortgage Life Insurance

Page 3 of 4

Mortgagor: John Smith  
 Co-Mortgagor: Mary Smith  
 Loan #: 876543  
 Loan Amount: \$100,000

Congratulations! We have been informed that your mortgage loan has been approved. Now we have more good news for you.

As you can see below, you can choose one of three different mortgage protection plans utilizing life insurance, each one specifically designed for your loan. We give you the choice of selecting the particular type of coverage that best suits your individual needs.

At USA Savings & Loan Insurance Services, we take particular pride in providing our customers with superior products and services. Our mortgage protection plans, which we make available to you, are clear examples of this commitment.

SEC. 2

Please review your three choices below. Based on your \$100,000 mortgage loan, we feel certain that one is sure to meet your own specific needs and preferences.

PLAN A*	PLAN B*	PLAN C*
<b>Mortgage Period Protection</b>	<b>Full Protection</b>	<b>Cost Protection</b>
Select One:		
<input type="checkbox"/> 1 year of mortgage payments		
Monthly Cost: <u>\$12.34</u>	Monthly Cost: <u>\$25.18</u>	Monthly Cost: <u>\$28.94</u>
<input type="checkbox"/> 5 years of mortgage payments		
Monthly Cost: <u>\$14.25</u>	Death Benefit: <u>\$100,000</u>	Death Benefit: <u>\$100,000</u>
Upon the death of <u>John Smith</u> , provides the family with money equal to <u>5 years of mortgage payments</u>	Provides money for the immediate payoff of your mortgage upon the death of <u>John Smith</u>	Provides money for the immediate payoff of your mortgage upon the death of either <u>John Smith</u> or <u>Mary Smith</u>

Please indicate your choice here, then, see instructions on reverse side.

Yes, I choose Plan... ☒ A ☐ B ☐ C

I wish to be billed: ☒ Bill Me ☐ Automatic Checking Account Deduction

\* See other side for a full description of this plan. All premiums shown reflect standard, non-tobacco rates. If you use tobacco, your monthly cost will be \$12.34 for Plan A, \$25.18 for Plan B, and \$28.94 for Plan C. If both parties use tobacco, the death benefit will be \$100,000. If John Smith uses tobacco and Mary Smith does not the cost will be \$12.34. If Mary Smith uses tobacco and John Smith does not the cost will be \$12.34. Above prices are based on age(s) as of date of loan approval. John Smith is 35 and Mary Smith is 33.

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## APPENDIX 1B

### Key

<u>Type of Logic</u>	<u>Individualizations</u>
<div style="border: 1px solid black; padding: 2px;"> <ul style="list-style-type: none"> <li>○ Customer Information</li> <li>○ Insurance Company Information</li> <li>○ Existing Product/Account Information</li> </ul> </div>	20
<ul style="list-style-type: none"> <li>○ Word</li> <li>○ Paragraph</li> <li>○ Sentence</li> </ul>	Unlimited
<div style="border: 1px solid black; padding: 2px;"> <ul style="list-style-type: none"> <li>○ Plan</li> <li>○ Product</li> <li>○ Amount of Coverage</li> <li>○ Payment Mode</li> <li>○ Underwriting</li> </ul> </div>	25
<div style="border: 1px solid black; padding: 2px;"> <ul style="list-style-type: none"> <li>○ Actual Individualized Pricing</li> </ul> </div>	12
<div style="border: 1px solid black; padding: 2px;"> <b>Total Front Page Individualizations.....57</b> </div>	

FRONT OF SALES COMMUNICATION

(duplex communication)

**IMPORTANT INFORMATION ABOUT THIS OFFER**

○ Lower cost

- **Level Death Benefits**

The beneficiary may choose to use the money for any purpose, depending upon circumstances at time of claim. If you desire, the death benefit may be used for educational purposes only, if initially requested.

### EXPLANATION OF EACH PLAN

Provides coverage in an amount sufficient for your family to pay the monthly mortgage payments for your choice of 2 years or 5 years. This period is generally considered to be the most critical period for the family after the death of an income earner. The importance of Critical Period Protection centers on the ability of the family to remain in their home until a decision can be made as to future plans. This choice is a lower cost alternative to purchasing full loan balance insurance as in Plan Four.

Provides insurance for the full mortgage loan amount on the life of James M. [REDACTED] will be paid in full at the time of his death. If only one person's income is primarily responsible for loan payments, this may be the best choice for you.

Provides insurance for the full mortgage loan amount on each co-borrower. The Joint benefit will be paid in full as either which (named dies first). The surviving co-borrower may keep his or her Joint benefit active. Joint Protection is especially important in these times when it often takes the combined income of two persons to meet mortgage payments. If both the borrower and the co-borrower earn income, this is, perhaps, the most sensible choice for you.

\*This applies except for [redacted] \*Based on the low interest rate and yields are lower expected at the time of issue  
\*All policies are written under the [redacted] Insurance Company of America, Inc. (C) 1980  
\*Insurance policy is written under the [redacted] Insurance Company of America, Inc. (C) 1980

### HOW TO OBTAIN THIS COVERAGE

- Please Note:** If you select Plan **4** to help you qualify for the lowest cost possible, we are arranging a short paramedical examination at no cost to you. This can be done at your home or office. The exam is a simple one and will only take 10 to 15 minutes.

## QUESTIONS & ANSWERS

Q: Who is USA Savings & Loan Insurance Services?  
A: We are an insurance agency wholly owned by USA Savings & Loan. We were created so our customers would have the peace of mind knowing that the related mortgage insurance products they buy are carefully selected, scrutinized for price and quality, and will be serviced by us.

**Q: Why should I buy this product?**  
**A:** Mortgage protection can be vital to the ongoing well-being of your family. Most people feel secure knowing that in the event of the income earner's death, the family will be relieved of a devastating financial burden.

Would you like more information or a quotation on additional amounts of life insurance for yourself, your spouse or your children? Just call our toll-free line or (1) in the following:

Name	Age unit	Tobacco User	Birtdate	Sex	Type of Life Insurance
37501		<input type="checkbox"/> N <input type="checkbox"/> Y	1/1	<input type="checkbox"/> F <input type="checkbox"/> M	<input type="checkbox"/> Permanent <input type="checkbox"/> Term
		<input type="checkbox"/> N <input type="checkbox"/> Y	1/1	<input type="checkbox"/> F <input type="checkbox"/> M	<input type="checkbox"/> Permanent <input type="checkbox"/> Term

- o If you have any questions.
- o Need more information.
- o Need help with the enclosed forms.

## APPENDIX 1D

### Key

<u>Type of Logic</u>	<u>Individualizations</u>
<div style="border: 1px solid black; padding: 2px;"> <ul style="list-style-type: none"> <li>o Customer Information</li> <li>o Insurance Company Information</li> <li>o Existing Product/Account Information</li> </ul> </div>	16
<ul style="list-style-type: none"> <li>o Word</li> <li>o Paragraph</li> <li>o Sentence</li> </ul>	Unlimited
<div style="border: 1px solid black; padding: 2px;"> <ul style="list-style-type: none"> <li>o Plan</li> <li>o Product</li> <li>o Amount of Coverage</li> <li>o Payment Mode</li> <li>o Underwriting</li> </ul> </div>	34
<div style="border: 1px solid black; padding: 2px;"> <ul style="list-style-type: none"> <li>o Actual Individualized Pricing</li> </ul> </div>	46
Total Back Page Individualizations.....96	
Total Front & Back Individualizations                   153	

BACK OF SALES  
COMMUNICATION

## APPENDIX 2A

Page	3 of 3
Statement Date	
Primary Account	
Direct Inquiries To	

To: ~~John Smith~~  
 From: Bank USA Insurance Agency, Inc.  
 Re: A New Easy Way to Buy Low Cost Life Insurance

Did you know that as a customer of Bank USA, you now have a full service insurance agency dedicated to providing you with the insurance you want without any fuss, hassle, or pressure from a commissioned insurance agent.

We are please and excited to present ~~you~~ and ~~Mary~~ with an outstanding insurance offering -- high quality term life insurance at a surprisingly affordable price.

And, since Bank USA Insurance Agency wants to make it easy for both ~~you~~ and ~~Mary~~ to obtain this coverage, we add an additional convenience...your premiums can be deducted automatically from your checking account at our ~~Williamsville Branch~~

John, please review your choices below, make your selections, and call (800) 000-0000 or fax this page to (800) 000-0000. That's all you do. We'll take it from there. You'll quickly see how Bank USA Insurance Agency makes buying life insurance a pleasant experience.

### Here are your Individually Calculated Monthly Prices

	For <del>John</del>			For <del>Mary</del>		
Death Benefit	<del>\$100,000</del>	<del>\$250,000</del>	<del>\$500,000</del>	<del>\$75,000</del>	<del>\$100,000</del>	<del>\$250,000</del>
10 Year Guaranteed Term	<del>\$12.00</del>	<del>\$28.00</del>	<del>\$48.00</del>	<del>\$10.00</del>	<del>\$20.00</del>	<del>\$32.00</del>
(If you use tobacco)	<del>\$12.00</del>	<del>\$28.00</del>	<del>\$48.00</del>	<del>\$10.00</del>	<del>\$20.00</del>	<del>\$32.00</del>
10 Year Guaranteed Term	<del>\$12.00</del>	<del>\$28.00</del>	<del>\$48.00</del>	<del>\$10.00</del>	<del>\$20.00</del>	<del>\$32.00</del>
(If you use tobacco)	<del>\$12.00</del>	<del>\$28.00</del>	<del>\$48.00</del>	<del>\$10.00</del>	<del>\$20.00</del>	<del>\$32.00</del>

### Applying for this insurance is EASY!!

Call - 24 hrs.  
 (800) 000-0000  
 There is NEVER an obligation on your part.

Fax this Page  
 (800) 000-0000  
 No cover page necessary (see below)

Branch Drop Off  
 Bring this page to your local branch office for processing your request below.

If Faxing or Branch Drop-Off, please check your request below and circle the amount choice you wish above.

- ☐ To apply for Coverage                      ☐ For other quotes.  
☐ For more information.                      ☐ For insurance for spouse.

Insurance products are offered through Bank USA Insurance Agency, Inc., a subsidiary of Bank USA Corporation. Insurance products are NOT insured by F.O.I.C., are NOT deposits or other obligations of any bank, and are NOT guaranteed by any bank. Insurance products referenced above are underwritten and issued by ~~NEWCO Insurance Company, American Life~~ shown are policy forms ~~NEWCO 101~~ or ~~NEWCO 102~~ or ~~NEWCO 103~~ or ~~NEWCO 104~~ or ~~NEWCO 105~~ or ~~NEWCO 106~~ or ~~NEWCO 107~~ or ~~NEWCO 108~~ or ~~NEWCO 109~~ or ~~NEWCO 110~~ or ~~NEWCO 111~~ or ~~NEWCO 112~~ or ~~NEWCO 113~~ or ~~NEWCO 114~~ or ~~NEWCO 115~~ or ~~NEWCO 116~~ or ~~NEWCO 117~~ or ~~NEWCO 118~~ or ~~NEWCO 119~~ or ~~NEWCO 120~~ or ~~NEWCO 121~~ or ~~NEWCO 122~~ or ~~NEWCO 123~~ or ~~NEWCO 124~~ or ~~NEWCO 125~~ or ~~NEWCO 126~~ or ~~NEWCO 127~~ or ~~NEWCO 128~~ or ~~NEWCO 129~~ or ~~NEWCO 130~~ or ~~NEWCO 131~~ or ~~NEWCO 132~~ or ~~NEWCO 133~~ or ~~NEWCO 134~~ or ~~NEWCO 135~~ or ~~NEWCO 136~~ or ~~NEWCO 137~~ or ~~NEWCO 138~~ or ~~NEWCO 139~~ or ~~NEWCO 140~~ or ~~NEWCO 141~~ or ~~NEWCO 142~~ or ~~NEWCO 143~~ or ~~NEWCO 144~~ or ~~NEWCO 145~~ or ~~NEWCO 146~~ or ~~NEWCO 147~~ or ~~NEWCO 148~~ or ~~NEWCO 149~~ or ~~NEWCO 150~~ or ~~NEWCO 151~~ or 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## APPENDIX 2B

### BEHIND THE SCENES OF EACH NEWCO™™ SYSTEM OUTPUT

You have just seen a sample of NEWCO™'S PIGGYBACK™ format and a sample response letter to a request for more information off the piggybacked offer. Now, just wait till you see the next three pages and find out what actually goes on behind the scenes of the three pages you have just looked at.

Both previous examples of NEWCO™ system deliveries are repeated on the following pages but this time color-coded so you can see what the NEWCO™ system actually does...behind the scenes. Under-stand that each color below represents a specific type of logic that NEWCO™ employs.

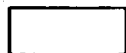
NEWCO™ technology gives you the way to fine-tune each individual PIGGYBACK™ offer and each individual response letter with as much detail as you need to create a one to one marketing opportunity. The more you direct your offer to the individual bank customer, the better chance there is that your offer will be accepted.

The NEWCO™ system is the only system that can do this in volume.

Please use the following color codes as you review the next three pages. You will be amazed at the number of individual intelligent thought processes that automatically go into the creation of each PIGGYBACK™ offer, letter and, in fact, anything that the NEWCO™ system outputs.



Personal prospect /customer information and demographics  
Insurance company information



Specific copy detail



Plan design, and product specifics  
Amount of coverage choices  
Payment mode



Actual product pricing individualization

### Virtual Agent™

Virtual Agent™, the NEWCO™ system's trademarked "brain", thoroughly thinks through each individual logic choice and assigns the appropriate product type, amount of coverage, even wording to each and every individual bank customer offer, one offer at a time no matter how great the volume.

What cannot be seen here is that all of the individualization is based on the bank customer's own individual demographic profile. No two offers may be exactly alike because each NEWCO™ offer is individually crafted for the specific customer.

Now that is truly unique!

The following three pages will show you just how intelligently individualized PIGGYBACK™ offers and response letters delivered in unlimited mass volumes can be.

